



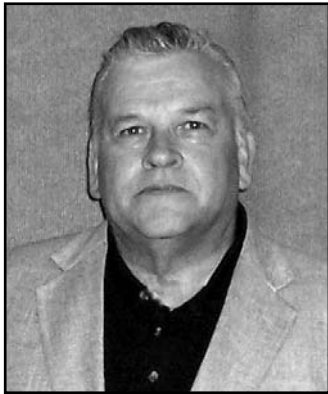
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 103, October 2010



PRESIDENT

Don Taylor

I want to Thank everyone for your support and the opportunity to continue to serve as your President. I also look forward to continuing to work with Greg Trozak Vice President and Al Grant Secretary /Treasurer. We face many challenges ahead and need to maintain dedicated individuals to meet those challenges.

You are well aware of our efforts to obtain a voice on our Pension Board through HB4917. Those that oppose are efforts were successful in delaying the progress for over a year. On August 18th, the House of Representative's Labor Committee voted HB4917 H-3 out of committee and to the full House with a Favorable Roll Call Vote. New language was inserted

into the legislation, in an effort to gain more support and respond to concerns that were expressed with the original language. The substitute to HB4917, now referred to as **HB4917 H-3** reads as follows;

"If the charter of a City, Village, or Township with a population of 500,000 or more specifies the selection of a Retirant member of the Municipality's Fire Department, Police Department, or Fire and Police Department Pension or Retirement Board, The Method of selection of that member is a prohibited subject of bargaining."

This would allow for the enforcement of the current Detroit City Charter (1997) as overwhelming passed by the Citizens of Detroit in a 1996 referendum. During the hearings on HB4917 those in opposition took the position that we should force the City to implement their City Charter, so that is exactly what this language would do. Yet those that opposed the original language still oppose the new. They now say they are opposed because the legislation would amend PERA (Public Employees Relations Act). They are all well aware of the fact that because the Courts have ruled that the composition of the Pension Board is a matter of collective bargaining under PERA, then PERA must be amended to enforce the City Charter. This legislation is limited to only the position of a Retiree; it does not take away any bargaining rights of the Unions. Neither the Unions nor the City Bargain for Retirees, and we have no bargaining rights, so what we ended up with was a position that the Courts ruled was a matter of collective bargaining, but there is no one to bargain for the position.

Back to the current legislation, HB4917 H-3 was voted out of the Labor Committee and sent to the full

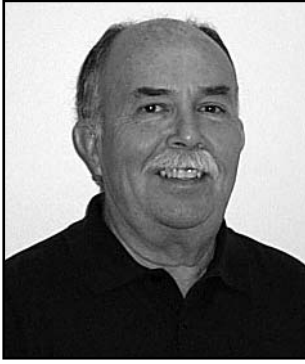
(continued on page 16)

R.D.P.F.F.A. ELECTION NOTICE

The 2010 Association Election is just around the corner. Below is some reference information for your convenience.

Meet the Candidatespage 12-13

Election Rules.....page 20



VICE PRESIDENT

Gregory Trozak

I would like to begin by thanking everyone for allowing me to serve as the Vice President of the Retired Detroit Police & Fire Fighters Association for three (3) more years. I will continue to work to protect the benefits we have earned for our years of service to the City of Detroit. Our Association is becoming a force in Lansing and this is important due to the fact that we have no negotiating rights and we know the active unions and the City are not looking out for our interests. Any attacks on our benefits will need to be made with Legislation in Lansing as we have seen with HB 4917-H3 concerning the Pension Trustee position. Rest assured I will work to the best of my ability when it comes to the Retired Detroit Police & Fire Fighters Association. Again I want to thank everyone for your

support and the confidence you have in me. I look forward to working with the other Officers to continue to make our Association prosper, thank you again.

Moving on, as I'm sure everyone knows it is election time. Our Legislation on HB 4917-H3 has been voted out of committee and will be coming up for a full House vote after the election. All our members who reside in Michigan should take a moment of their time to contact their Representative and ask for their support for this Legislation. Even though HB 4917-H3 is out of the Labor Committee this is no guarantee that it will become law. We must continue the push because it will mean nothing until signed into law by the Governor. This is the closest our Association has come to having a voice in our pension system. Our Association continues to lobby and support the Legislators that will help us achieve this goal. And remember we can only use PAC money to support these politicians. No general fund money can be used. As always our membership can make donations to the PAC Fund so feel free to send those checks in.

Along the same election theme this Association will also be conducting an election for members of our board of directors. All active members of our Association will be receiving a ballot in the mail with the candidates listed who are running for the position of "TRUSTEE". This is the first time we will be having an election where all our active members throughout the country will have the opportunity to vote. This change was made in the last revision of the By-Laws and approved by the members. So around November 1st you will be receiving the ballot in the mail and we ask that you vote for the candidate of your choice and return the ballot in the enclosed envelope. All ballots must be received by November 21.

(continued on page 6)

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Monday - Friday 9:00 a.m till 3:00 p.m.



OFFICERS

President
Donald Taylor

V. President

Gregory Trozak
Secretary/Treasurer
Allan Grant

OFFICE E-MAIL

rdpffa@hotmail.com

WEB SITE

www.rdpffa.com

PUBLICATIONS COMMITTEE

Paul Mitchell
Al Grant



SECRETARY/ TREASURER

Al Grant

It's October and as we approach the end of 2010, the Association experienced a pretty good year. The weather cooperated with all of our efforts to get our folks together. Although a warm day, the August 14th picnic was attended by over 300 members and guests, followed by the Nineteenth RDPFFA 'Duffers' Golf Outing on August 20th, with over 100 golfers participating in the annual occurrence. The third event was the Tenth Educational seminar in Las Vegas. Members from Nevada participated in the seminar joining our group from Michigan as well as a number of individuals from locations throughout the United States in particular Arizona, California, Florida, New Mexico, Tennessee, Texas and the State of Washington. We listened to a number of guest speakers, the information distributed was informative, the weather was fantastic and I trust a good time was had by all. The RDPFFA exist for two reasons. One is to provide fellowship and it can be said that this goal was accomplished with the above mentioned events along with our second objective and that is to protect our hospitalization and pension.

I need to remind our members of the January 1, 2011 dues increase. After a number of meetings and plenty of discussion regarding the Associations future, the Board of Directors recommended an increase of one dollar per month, raising our annual dues to thirty six dollars. We got caught off guard with the costly Hospitalization court case; we will not go through that

again, we must be prepared for unexpected events. The recommendation was presented and approved at the General Membership Meeting in accordance with our Restated Bylaws.

The Retired Detroit Police and Fire Fighters Association have been in existence for many years and became complacent. The thinking was that you're retired, with earned benefits and set for the rest of your life. Change in personnel occurred and Officers and the Board of Directors realized that our organization needed a change in direction. The Association has now changed course. We are taking a more aggressive position against any attempt to reduce compensations that we worked for and we will be conscientious and on the alert for any potential attacks on these earned benefits. Recent articles and comments along with pressures on municipal administrators and legislators to reduce spending and balance budgets, reinforces the position that this change in direction is the right thing to do.

To sum up, I am expressing my opinion in hopes to explain the subject as I see it, encourage conversation and gain support for issues that are important to our association. We have always regarded active union representatives as family not an adversary. Sad to say this relationship has temporarily soured and we have to wake up to this cold hard fact. There is a saying that fits our circumstances and the old adage is that "you must worry about yourself because no one else will". All of the dues paying Retired Detroit Police and Fire Fighters Association were union members and have received an assortment of benefits through negotiations. For the most part we are very thankful for all the hard work and efforts put forth by our representatives in getting what we have.

The RDPFFA understands that active unions are not negotiating or bargaining for us however using the lame excuse that HB 4917 H-3 will open the Public Employee Relation Act is pathetic. Unions are not the problem in our difficulty with HB 4917 H-3. The obstacle lies with a number of individuals in leadership positions who are not supporting our basic right of representation. Retirees must have a voice. The issue could have been resolved years ago, today over seventy percent of the monies in the Police and Fire Pension System is retiree money. To be alarmed about the opening of PERA is a scheme put forth to stop the bill from going forward. This ploy is a scam and most people know it. PERA established in 1947 is not a locked box, it has been opened a number of times before and to call

(continued on page 14)

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Hospitalization

John Devoy

Another year another open enrollment. This fall the City of Detroit will have and conduct an open enrollment for your Health Care coverage. This open enrollment is for all those in the recent class action lawsuit.

When the open enrollment material reaches you, make sure that you read very carefully, about your benefits, cost and any changes you may be eligible for. If you make any changes make sure you make a copy of the change form and save for future referrals. Also keep all material that you receive, also for referrals. Be certain to identify Blue Cross Blue Shield of Michigan as your coverage provider.

Any and all questions you may have, please call the Benefits Division of Human Resources 1 (888) 288-2684, 1 (313) 224-2357 or 1 (313) 224-4809. If you have questions you can also call the Association office 1 (586) 795-1734. Let's hope that there are less problems in this open enrollment than in the past.

See you at the General Membership Meetings, always on the 1st Thursday of each month except July and August. The Unity publication provides the locations.

John Devoy

In the coming Firemen's Fund Trustee election, please support Jon Bozich, Jim Montgomery and Edward Smith III with your vote. Thank You.



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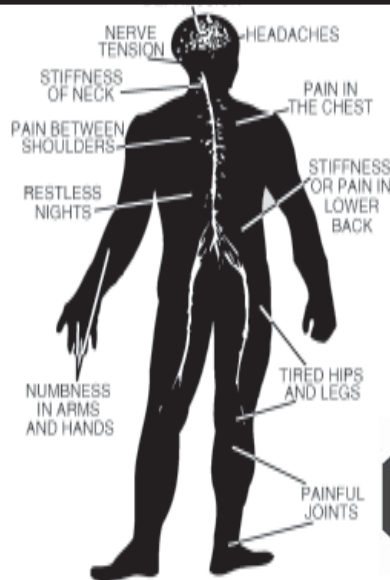
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UPCOMING SPECIAL EVENTS

A.P.B. Retirees Luncheon

Third Monday of every month

For Information call: Joe Borri at (586) 791-5552

5th Precinct Oldtimers Luncheon

Second Monday of every month at 11:00 A.M.

Big Boy's at Garfield and Hall Rd. (M-59)

11th Precinct Retirees Luncheon

Second Wednesday of the month at 1:00 P.M.

Buddy's Pizza - 13 Mile Rd. and Van Dyke

14th Precinct Quarterly Breakfast

Contact Ron Smolka at

734-422-8258 for future schedules

Fire Fighters Breakfasts

First Monday of the month at 9:00 A.M.

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

First Tuesday of the month at 9:30 A.M.

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

Third Tuesday of the month at 9:00 A.M.

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

First Thursday of the month at 10:00 A.M.

Little Chef Restaurant 101 Brookside Lane,

(Enter off Grand River) Exit 145 off of I-96

Welcome New Members!

July

Alef, Robert Fire • Brown, Erma Assoc.
Gerard, Gary Assoc. • White, Edward C. Fire

August

Childress, Larry Police
Dombrowski, Robert Fire
Harris, Frank Fire • Moreland, Herbert Police

September

Herbert, James Jr. Police • Jackson, Billy Police
Kelley, Brian Fire • Smith, Edward III Fire

October

Zurawski, Gregory Fire

ASSOCIATION CALENDAR OF EVENTS*

NEW!

General Membership

Meeting Schedule

SEPTEMBER 2010 - JUNE 2011

THURSDAY AT 7 PM

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

Sept. 2 • Nov. 4 • Jan. 6 • Mar. 3 • May 5

WEST SIDE/MONAGHAN KofC HALL

19801 Farmington Rd. - Livonia, Michigan

Oct. 7 • Dec. 2 • Feb. 3 • Apr. 7 • June 2

West Side Silver Ladies*

2nd Tuesday of the month at 1:00 P.M.

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

East Side Silver Ladies*

1st Tuesday of the month

Meeting at Filippa's – Time: 2:00 P.M.

Mound North of M-59, Utica, MI

Police & Fire Club of Florida*

Next meeting is 1st Sunday of the month 12:30 P.M.

“October to April” at Brandon Community Center

502 E. Sadie St. - Brandon, Florida

Snowbirds Of Michigan*

Meet 2nd Sunday of the month

May thru December

at “BJ's” Restaurant in Gaylord, MI

Social Hour 11:00 AM – Meeting at 1:00 PM

Nevada Jackpots*

Refer to column for next meeting's location.

***Refer to columns for specifics or program changes**

Articles for the January, 2011

Issue should be “submitted” by

December 9, 2010

VICE PRESIDENT *(continued from page 2)*

I would like to remind all our members that at the March 2010 General Meeting the members present approved an increase to our annual membership dues effective January 1st, 2011. This is a reminder that if you are signed up for payroll deduction your dues will increase by \$1.00 a month beginning with the January pension check. For those not enrolled in payroll deduction when you receive your annual renewal the dues will be \$36.00 per year. These renewals will be mailed out soon and we ask that you return them to the office as soon as possible.

All the activities scheduled for our members have concluded and I feel they were successful. I hope everyone who took part in any particular event feels the same and I hope you enjoyed yourselves. The Conference in Las Vegas was very successful as we had our largest participation to date. The picnic and golf outing were both well attended and the weather cooperated as well. The General Meetings continue on the first Thursday of each month thru June. After the Holidays we will begin

preparing the events for 2011, so watch for any information on the web site or in the "UNITY" magazine. The entertainment committee will continue to explore the possibility of scheduling other events for our members. As chairman of the Entertainment Committee I would like to thank everyone who helped out at the picnic from the chefs on down, especially the wives who gave up their time and worked the kitchen you did a great job. The list is too long to name everyone but you know who you are and I again send my sincere thanks to all for a job well done.

To wrap this up I just want to say thank you again and with the upcoming Holiday Season approaching I hope everyone enjoys the season and for all you snowbirds enjoy the weather. If you have any questions or problems feel free to call the office or drop me an e-mail at gregrdpffa@hotmail.com.



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Grandfather and Father Retired DPD



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Dr. Avery M. Jackson, III, Director of the Michigan Neurosurgical Institute, completed a Neurosurgical Complex Spine Fellowship at the Medical College of Wisconsin. Dr. Jackson has extensive training in complex spinal cases, brain and spine tumors, head and spine trauma, vertebroplasty, kyphoplasty and minimally invasive surgery.



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IN MEMORIAM

Once again we call the roll and acknowledge those friends and associates who have left us since our last publication. It is hard to let go of good friends but it is easy to remember the good times we shared and realize that now they rest in peace.

May / June 2010

Name	Rank	Dept.	Date of Death
Hanford, Robert	P.O.	Police	6-4-10
Motley, Calvin	Sgt.	Police	6-30-10
Wasmund, Edward	P.O.	Police	5-23-10

July 2010

Name	Rank	Dept.	Date of Death
Brozowski, Robert	Sgt.	Police	7-27-10
Gilpin, Edwin	P.O.	Police	7-29-10
Gravel, Philip	Sgt.	Police	7-21-10
Hughey, James	P.O.	Police	7-1-10
Kaufmann, Richard	Capt.	Fire	7-7-10
Lipon, Edmund	P.O.	Police	7-1-10
Meyer, Raymond	P.O.	Police	7-5-10
Osowski, John	P.O.	Police	7-22-10
Provencal, Robert	Sgt.	Police	7-12-10
Singh, Sher	Capt.	Fire	7-3-10
Smith, Gerald	Lt.	Fire	7-6-10
Staff, Charles	P.O.	Police	7-30-10
Sulky, Harry	Capt.	Fire	7-8-10

August 2010

Name	Rank	Dept.	Date of Death
Bingham, Clyde	Lt.	Police	8-17-10
Brewer, Elmer	Lt.	Police	8-6-10
Chabot, Bernard	Sgt.	Police	8-31-10

August 2010 (continued)

Name	Rank	Dept.	Date of Death
DeCaussin, George Sr.	Chief	Fire	8-15-10
Deneen, Griffis	Sgt.	Police	8-12-10
Hnatowich, Edward	P.O.	Police	8-30-10
Moorer, Elisha	P.O.	Police	8-24-10
Nowicki, George	P.O.	Police	8-10-10
Sedmak, Henry	Insp.	Police	8-18-10
Skaggs, Thomas (Active)	P.O.	Police	8-12-10
Vatalaro, Frederick	Sgt.	Fire	8-26-10

September 2010

Name	Rank	Dept.	Date of Death
Blome, Walter	Insp.	Police	9-14-10
Freiwald, Carl	Sgt.	Police	9-19-10
Konieczny, Eugene	P.O.	Police	9-28-10
Kozakowski, Donald	P.O.	Police	9-27-10
Miramonti, Tyron	FFD	Fire	9-15-10
Nyberg, John	Lt.	Fire	9-23-10
Petersmarck, George	P.O.	Police	9-24-10
Puleo, Peppino	Insp.	Police	9-9-10
Ratski, Mathew	P.O.	Police	9-10-10
Stout, John	Lt.	Fire	9-13-10
Zaremba, Edward	Insp.	Fire	9-4-10

October 2010

Name	Rank	Dept.	Date of Death
McDonald, Gene	Lt.	Fire	10-3-10
O'Grady, Bernard	Capt.	Fire	10-2-10
Overman, George	P.O.	Police	10-4-10
Rusnell, Keith	P.O.	Police	10-4-10

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Members Letters

Please accept my donation for the PAC. I appreciate all the work that the officers of this Assoc. have done in the past & will do in the future, for all the dues paying members.

God Bless,
Larry Brown, Tucson, AZ

Please use where needed most.

Arthur Murphy

Thanks for all of your good work. Please put this check where you think best.

Ray Kapcia
Pigeon, MI

I know I am enrolled in the payroll deduction plan. Use the money from enclosed check as you see fit. Do the - - - - who oppose HB 4917 ever expect to retire or be members of the RDPFFA?

Sincerely,
Richard Vanleen
Lewiston, MI

Thank You for all the work you do for us. God Bless you. Enclosed check for the PAC Fund.

Roberto Urista, Mason, MI

Donate to where it is needed the most in memory of Robert F. Lindley of the Old 14th Precinct.

Dorothy Lindley
South Lyon, MI

To Whom it may concern,

This check is to show my appreciation for all that the Officers of the Association have done to protect our pension and benefits. There are many challenges out there and I feel that my Association is doing all that is to be done to meet them.

I specifically request that my check be used for the Association's PAC activity.

Sincerely,
Clyde Briner
Ret. DPD Inspector
St Clair Shores, MI

Please accept my donation from an old Retiree. You know you are old when you have more hair growing from your ears than from your head. Also your prostate becomes the size of a bowling ball. Use the donation

where ever it is needed, and thanks for the great work you do in our behalf.

Ed Yuran
Retired 10-5-1979
Sarasota, FL

Please take this check. and apply it to the PAC fund, in memory of my good friends Roy Lange and Dan Ziegeler.

Paul Weber
Sun City West, AZ

Hi; - I just received my copy of Unity and realized that I have not sent you a donation. As I am 92 yrs old and don't pay Dues anymore. I try to send a donation every so often in Thanks for all that you due for us Retirees.

Thanks
Wilbert Kenny, Retired 1969
Lakeland, FL

Donation in "Thanks for all you've done".

Ernest K Tor
Ret Chief (9) D.F.D
Hernando Bch, FL

Please use this to keep fighting for us – GPO, WEP, 4917 Etc.

Never Give Up- Thanks

Lucian Harbar
Detroit, MI

Hi, - This is to be used where ever it is needed. Thank You for all you do for us.

Bill & Betty Beauchamp
Palms, MI

Enclosed is a donation for the P.A.C. fund. Thanks to the officers of the RDPFFA for their continuing efforts on our behalf. As we all know evil prevails when good men and women do nothing.

Alex Garanzini
Detroit Police (retired)
St Clair, MI

Hi, - You gents are doing a fine job, keep up the good work. Use (donation) where most needed.

Daniel Rogers
(Retired and a Member
since April 1967)

Here is my check to be used for your PAC. I was in the class of Oct 1947. One of my classmates was named John Broderson. He left to join the very first class of the

(continued on page 9)

new Alaska State Police in 1959. Upon Graduation he was assigned to a Territory the size of the State of Rhode Island. He is now retired & lives in Skagway Alaska.

P.S. This may interest some of my Classmates.

Ruth & Gus Tessler
Lake City, MI

A little something for the General Fund for all the large things you do for us.

Thank You,
Louie Bennett
Clinton Twp, MI

P.A.C. Donation - In memory of Richard Waldis, & Richard Wing.

Thank You,
Henry Baginski, Canton, MI

Thanks to all at RDPFFA, you have given us all hope for the future.

Thanks Again,
Gene Mangum, Sarasota, FL

Please accept this check and use it for any purpose needed. Thank you for all of your efforts in behalf of all Retirees.

Sincerely,
John T. Ryan (Ret DFD)
Mountain Home, AR

Use where needed most. Thanks for all you do!!

Nelson & Adele Belanger
Lillian, AL

What-ever money for RDPFFA!

Knobby (Don Knobelsdorf)
Chesterfield Twp, MI

Enclosed is a check of (In memory of my husband Leo J. Vincunas) Use the check where you feel it is needed the most.

I have just received the check from the Legghio DPF Retiree Settlement Trust Account" Thank you so much for all your hard work and time - and doing just a great job for all of us retirees. We truly appreciate it.

Fondly,
Marge A Vincunas,
Gainesville, GA

Please use this donation toward PAC Fund. Thank you for your outstanding job. The \$200 check enclosed can be used for whatever is needed most. Thanks again. PS Memory of John Killeen

Dale Killeen, Cheboygan, MI

Please use this donation to further our goals thru the P.A.C. Fund & In Memory of:

James Treadwell & George Penick.

Thank You
Henry "T" Bone
Clinton Twp, MI

Enclosed is a donation to be used for P.A.C.

Thank You,
Roland Raska, Warren, MI

Please use this check toward PAC fund - Thanks a lot!

Walter Sample, Trenton, MI

Yours for the fund that needs it.

Herman Bratfish,
Roscommon, MI

Thanks for all your work on behalf of the retirees. Keep up the good work. Enclosed is a check for PAC

Thanks,
Tom Sowell, Ocala, FL

Here is a check for the PAC fund in memory of my husband James A Edwards.

Thank you so much for all the hard work for Retirees & Widows.

Sincerely,
Gustava Edwards,
Millersburg,, MI

Please use donation as needed. Thank you for all your hard work.

Karen Bell, Naples, FL

Enclosed please find a donation to the RDPFFA PAC Fund. Your work to protect and improve the rights of police and fire retirees is greatly appreciated.

Sincerely,
Mike Sedmak,
Clinton Twp, MI

Enclosed please find a check to be used where you think best. In memory of; Lt Robert A Smith.

You and the rest of the officers are doing a fine job, including the volunteers.

Thank You,
John L. Click,
Rapid City, MI

Thanks for all your good work. Use as needed.

Frank Guy,
Bayonet Point, FL

Westside Silver Ladies

Geri Henningsen

I am so happy that the hottest summer on record is now behind us....I'll be happy at least til January!

Now that the 2010 annual RDPFFA picnic is done, I would like to thank the members, their spouses & children who worked so hard to stage this event. Thank you, Fran Murphy for distributing name tags and a special thank you to Barb Tally from the Eastside Silver Ladies for the information regarding the organization of the Westside Silver Ladies. Our first luncheon was March 14, 1995. The "Eastside" president, Virginia Hauff and a few other members helped the Westsiders get established. God bless all of you who were involved.

Please set aside December 14, 2010 for our Christmas luncheon. It will be held at Archie's at 1:00pm. Please call me if you have question!

We are hoping both Eleanor Popeila and Elmira Affelt get well soon! We miss you at our meetings. We also send our best wishes to Jim Bardell and Rick Lancaster. Wishing you all well.

HAPPY BIRTHDAY Dorothy Bliss-10/1, Dolores Tanana-10/7, Nancee Hay-10/12, Theresa Kelley-10/15, Jo Kozlowski-10/22, Dolores Weaver-10/28, Pat Tomasaitis -11/4, Bonnie Klisz-12/13 and Louise Progar-12/19.

50/50 winners were Dolores Linn for June, Theresa Zalewski for July and Betty Cavin for August.

Often, we take friends for granted so I'm taking this opportunity to thank all my Westside Silver Ladies. I love this caring group who helped me get back into life.

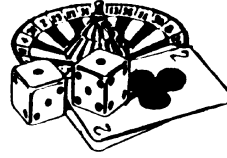
THOUGHT FOR THE DAY - "Worry doesn't help tomorrow's problems but it does ruin today's happiness"!

Let's meet at Archie's

Geri Henningsen, (734) 335-6778

MEMBERS PLEASE NOTE

For your information and the Associations benefit it is important that, when your summer/winter address changes, we are notified in advance of the move and again when you are returning to your home address. That way we can keep you current. We don't want to lose you in the process.



NEVADA JACKPOTS

Ray Downing

The Nevada Jackpots held their July meeting on Saturday, July 10, 2010, at Hugo's Cellar at the Four Queens Resort / Hotel. Once again, it was a small meeting, with ten in attendance. Breakfast was excellent, as always, and the business meeting was short.

Nearly all in attendance had comments to make about troubles with Blue Cross/Blue Shield with either medical services or prescription problems. We fear this will just be a continuing problem in the months ahead. Remember that October will see another enrollment month, probably with additional headaches.

We were supposed to receive checks for around \$250.00 from the attorney the RDPFFA retained in our health care suit against the City of Detroit. The attorney claims he has not received the payment from the City as of the above date so he is unable to forward the checks.

Roma Oatey was our host for the Saturday, August 11th get together. Roma's new address, up in the northwest part of town, and is 5200 Wapiti Ct., Las Vegas NV 89101. Please RSVP to Roma at 722-6677 soon as you receive this

Next meeting will be, November 6, 2010, 9:30 a.m., Hugo's Cellar. See you there!

CONSTITUTIONAL CONVENTION BALLOT PROPOSAL

On the November ballot we will see a proposal to revise and rewrite the constitution through a constitutional convention. Voters will decide whether to revamp state government by creating a new constitutional convention to rewrite the state constitution of 1963.

Here is the official language that will appear on the November 2 ballot:

Proposal 10-1

A proposal to convene a constitutional convention for the purpose of drafting a general revision of the state constitution

Shall a convention of elected delegates be convened in 2011 to draft a general revision of the State Constitution for presentation to the state's voters for their approval or rejection?

Our Association will not be in support of this ballot proposal.

REMEMBRANCE AND THANK YOU

The following supporters, their names and in names of their loved ones, have contributed most generously to our Appreciation and P.A.C. Funds. Your continued support of our Association is the encouragement we need and reflects your recognition of the Association's efforts in your behalf.

Appreciation (Donation)

Bennett, Louie
Budzyn, Walter
Mason, James
Smith III, Edward F.
Stelzer, Sophie
Trice, Jim
Wroblewski, Daniel

Sowell, Tom & Sharon
Stanley, Ron
Tessler, Ruth & Gus
Trapani, Nicholas
Urista, Katrina & Roberto
Vanleen, Richard
Weber, Paul
Wilk, Tom & Sharon
Winkler, Frank
Yuran, Edward

P.A.C. (Donation)

Barber, Gary
Barber, Gary
Barber, Gary
Bateson, Meta
Beauchamp, William
Belanger, Nelson & Adele
Bell, Karen
Benskey, Peter
Bratfish, Herman
Briner, Clyde
Brown, Larry J
Dunn, Patrick & Sharon
Garanzini, Alex
Guy, Frank
Harbar, Lucian
Jachym, Frank
Kapcia, Raymond
Knobelsdorf, Don
Maki, Raymond T.
Mangum, Eugene
Murphy, Arthur
Raska, Roland & Delphine
Riley, Matt
Rogers, Daniel J.
Ryan, John T.
Sabolovich, Sam
Sample, Walter
Sedmak, Mike & Mary
Seely, Jack

P.A.C. (Donation)

In Memory of

Baginski, Henry *in memory of*
Richard Waldis & Richard Wing
Bone, Henry *in memory of James*
Treadwell & George Penick
Chakan, Sharon *in memory of*
John Chakan
Chakan, Sharon *in memory of*
John Chakan
Chakan, Sharon *in memory of*
John Chakan
Click, John & Mary *in memory of*
Lt Robert A Smith
Edwards, Gustava *in memory of*
James A Edwards
Joabar, Joseph *in memory of*
Bob Cofell / George Brooks
Killeen, Dale *in memory of*
John Killeen
Lindley, Dorothy *in memory of*
Robert F. Lindley
Vincunas, Marge *in memory of*
Leo J. Vincunas

DEATH OF MEMBER

FAMILY ASSISTANCE PROCEDURE

Communications vary whether member was Police, Fire, or Sergeant and above. If you are Police make your first call to the Detroit Police Benefit & Protective Association, (313) 870-9301. Followed by either a call to the Detroit Police Officer Association, (313) 567-8770, or the Lieutenants & Sergeants (313) 961-5699, which ever applies.

While the Detroit Police Benefit & Protective Association will normally contact the City of Detroit with the information it would be reasonable to follow up with a call to the Pension Bureau, (313) 224-3362 or 1 (800) 339-8344 and Human Resources (313) 224-4809 or 1 (888) 288-2684 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association, (586) 795-1734.

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association, (313) 961-2988 or 1 (877) 961-2988, Detroit Fire Mutual Fund, (313) 962-4595, and the Detroit Pension Bureau, (313) 224-3362 or 1 (800) 339-8344.

The above agencies will assist you with the notification process. It would be a good idea to put this information with your secured legal documents or some other obvious place where your survivors can locate it.



Karen Whelan-Rivest

Registered Representative

Millender Center

333 E. Jefferson, Suite 295 • Detroit, MI 48226

Tel: 313-963-4004

Fax: 313-963-4139

MEET THE CANDIDATES

As many of our members know, the R.D.P.F.F.A. is having an election coming up and part of the election includes choosing trustees. It is our desire to provide you with as much information as possible to assist you in choosing who will represent you.

To this end we have requested the candidates to write a brief biography and letter explaining who they are and why they are asking for your vote for trustee.

Their responses follow.

The easiest way to start is by thanking Rich Alkema and especially Henry Macinkowicz for teaching me the ropes when I first became a Trustee. The Association's financial position is what it is today thanks to Henry.

After Henry retired we realized that we could never achieve as Henry did. But what we could do is ask the right questions and analyze the products of potential professional advisors and investors.

We recommended to the full Board that LJPR be our professional advisor. Since that time we have maintained our financial position which is an accomplishment in today's world.

As the remaining Trustee, that recommended LJPR, I am requesting your support so that I can watch over the Association's finances. I am also endorsing the current Trustees Jack Devoy and Ken Gidner for re-election.

John T. Barr

In the coming election for Officers in our Association, I am running for re-election as one of your Trustees.

I am presently serving as Chairman of the Hospitalization Committee as well as Trustee, also on the Bylaw, Political Action and Compensation Committees.

In addition I have served as President and Vice President of our Association. I feel that I can and will continue to serve the Association well. I need and would appreciate your support and vote.

Thank You,
Jack Devoy

Dear Fellow RDPFFA Members. I am running for the position of Trustee. I am a Twenty-Eight year retired DPD veteran. I have also served as a delegate for both the LSA and DPOA. I joined the RDPFFA several years before I retired knowing how important this organization is to past, present and future members. My wife Karen Sousa-Frabotta is also a retired DPD veteran and my step-son is an active firefighter with the DFD. I've volunteered and worked at the RDPFFA picnics and the Las Vegas Convention.

I am running for the position of Trustee as an ultra-fiscal and political conservative. I have a vested interest in the association to remain strong. If elected to the board I can assure you I will fight for your rights with great diligence. I will be your CONSERVATIVE VOTE & VOICE at all meetings. I will watch-guard the associations' monies and investments and make both fiscally and politically conservative decisions when it comes to your dues. I want to pass along a vibrant, healthy and sustainable association to all current and future members. Any Questions you may have can be directed to my e-mail, fjf327@hotmail.com. Once again, I would like to thank you for your time and consideration.

Frank J. Frabotta

My name is Ken Gidner and I presently serve as Association Trustee and I am running for re-election to that position.

I have 16 years of experience with the Retired Detroit Police and Fire Fighters Association, 14 years as Treasurer and 2 years as Association Trustee.

During my 16 years I have served on the following committees: Entertainment, Political Action, Building Fund, Publication, Compensation, By Law, Election, and Internet.

I am asking you to vote for me for Association Trustee.

I also wish to endorse John Barr and Jack Devoy for Association Trustee.

Thank You,
Ken Gidner

My name is Eugene "Gene" Zuzga and I retired in 1990 from the Crimes Against Property Section. I have been nominated to seek and fill one of the positions for Trustee for the Retired Detroit Police and Fire Fighters Association.

While an active member of the Police Department, I was elected as a Trustee for 6 years to the Detroit Police Benefit and Protective Association representing the 5th floor of Headquarters, until my retirement. I was also an elected delegate for the same areas to represent members in the Lieutenant and Sergeants Association. A position I held for 16 years.

After retiring again in June 2009 from Blue Cross and Blue Shield of Michigan, after 19 years, I wanted to assist the Retirees Association (RDPFFA) in addressing their medical insurance issues.

I know what is expected of a Trustee and have the knowledge to assist members.

Thank you all for any vote of confidence.

Respectively,
Eugene Zuzga



Silver Ladies

Carol Curley



Autumn is here! Enjoy the colors, the harvest and the celebrations with your family!

The Silver Ladies have been having a goof year. After three years of dedicated service Irene Brooks and Wilma Fulton have finished their terms in office as President and Treasurer. Actually Wilma Fulton has been Treasurer for many years. We all great fully acknowledge them for a job well done. Thank You! Irene thanked everyone who volunteered during her tenure with special thanks to Barb Talley, Marie Johnson and volunteers who always make our Christmas dinners a success.

In August our election has given us a new board:

President:	Marcy Rolf
Vice President:	Judy Wagner
Treasurer:	Pauline Kulek

Thank you ladies. We know you will keep us in good running order!

Our July "summer picnic", at Adiamo's was enjoyed and the 50 / 50 were won by Marie Johnson. Six of us attended the RDPFFA picnic at Kolping Park. It was a very warm day but under the sheltering shade, we had a fun day and left with full stomachs!

Our September meeting 50 / 50 was won by Carol Bender.

September birthday's are:

Fern Garner,

Theresa Newman, and Marge Nardone

November:

Helen Malkowski and Irene Brooks

December:

Jean Graves

This December we will be enjoying our Christmas dinner at Filippas Restaurant. Irene Brooks, Delphine Marciniak and Wilma Fulton will be the coordinating crew. Feel better greeting go to Sophie Zielinski and Annette Emke. Come and enjoy our next meeting with us. Please call President Marcy Rolf (586) 465-9815 for more information

Thank You,
Carol Curley

SEC/TREASURER *(continued from page 3)*

for support from other labor unions to oppose a right to vote is inexcusable.

Last but not least, If you have not signed-up for payroll deduction - please considerate it. The automated pension check withdrawal saves our office a lot of time.

Firemen's Fund Members – Please support our members for Trustees of the fund Jon Bozich, Edward Smith III, and Jim Montgomery.

Procedure to Obtain Retired Detroit Police Photo Identification Cards

Items needed — Send to Personnel

- 1) Copy of Driver's License or State I.D. with photo
- 2) Electronic photo of member. Please call Personnel for details.
- 3) Member requesting new Photo Identification Card must return their retirement I.D.

Place and send to:

Detroit Police Department

Personnel

17825 Sherwood

Detroit, Michigan 48212

Enclose a self-addressed stamped envelope

For more information regarding this matter call Personnel Sgt. Henning at:

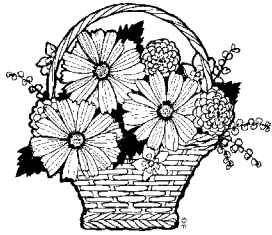
(313) 596-2810

13th Precinct Quarterly Retirees' Luncheon

2nd Tuesday of
March • June • September • December

11:00 A.M.

The Cutting Board
28655 Schoenherr • Warren, MI 48088



ASSOCIATE MEMBERS

(Surviving Spouses)

Fern Garner

The East Side Silver Ladies have welcomed several new members in the past few months and we were delighted to see renewed interest in the group.

We do try to keep current with issues affecting our pensions and insurance, which with all the recent changes, has not been easy.

Now with the passage of the national Medicare plan more changes might be coming, so we will deal with them as they come. With so much going on in Lansing that our Association has been involved with and the current economic state of the City, it is a time for more concern and vigilance. I am sure our Association will try to keep abreast of these issues and keep us informed. As always their office is available to try to answer any questions or concerns you might have.

The last Pension Perspectives which the City sends out gave the market value of its assets and rate of return. It seemed to be doing better than the State system when there had been some speculation about transferring our system to that one. A new active Police member has replaced the former one on the Pension Board and we will see if that member might be more receptive to our interests.

Added note: Geri Henningsen from the West Side Silver Ladies visited the East side meeting in June but not transferring, still remaining a West sider.

This will probably not be delivered until after the 4th of July, so belated Happy Holiday

VIETNAM VETERANS OF AMERICA

CHAPTER 154 • MT. CLEMENS, MI

P.O. Box 1114

Mt. Clemens, MI 48046-1114



VETERAN'S SUPPORT CENTER

16945 12 Mile Road • Roseville, MI 48066

Chapter Office: (586) 776-9810

Fax: (586) 776-9683

"Veterans Helping Veterans"



Snowbirds

Dan Zemaitis

Greetings:

The weather cooperated and we had a great turnout for our 16th Annual Picnic. Many thanks to everyone who helped out. Jerry and Evelyn Brehm drove down from Brimley to attend. We had fun with the games and Bingo and the food was excellent.

Tom Whelen who retired from #11 was our guest. In the water balloon toss, Mike Kniaz and Lynn Martinelli won 1st place, with Dan and Jay Zemaitis, 2nd. Womens Shoe Kick: Joann Cherry 1st and Dawn Evans 2nd. Mens Shoe Kick: Bob Haderer 1st and Jerry Brehm 2nd. Womens Bocce Ball: Karen Haderer 1st and Evelyn Brehm 2nd. Mens Bocce Ball: Bob Haderer 1st and Dan Zemaitis 2nd. Womens Tic Tac Toe: Mary Stano 1st and Phyllis Wagner 2nd. Mens Tic Tac Toe: Moe Gekiere, Mike Kniaz and Bob Haderer all tied. The Piñata proved to be tough but Maryann Ponik broke it open. The big 50-50 winner at the picnic was Joann Cherry.

We need get well thoughts and prayers for Ed Dreslinski who has spent months in the hospital. also, Leo Haidys, Harry Ramsey, Bill Henahan and Moe Gekiere.

September Birthdays: Joan Buda, Jey Zemaitis, Delphine Raska, Else Ninelist.

September Anniversaries: Leon and Joan Buda, Ed and Ann Podczervinski Dave and Marlene Ambrose.

October Birthdays: Donna Andrizzi, Donna Lask, Bob Haderer and Ed Podczervinski.

October Anniversaries: Tom and Nancy Collins and Vince and Ellie Barnauskas.

Its that time of year again to collect \$3. Dues. If you could kindly send your dues along with self addressed stamped envelope to our Treasurer, Dave Ambrose 5339 Berchview Drive, Gaylord, MI 49735 Phone 989 732-9268.

Our meetings are still on the 2nd Sunday of each month at 1:00 p.m. at B.J.'s Restaurant on Center Street (Old 27) north of town. All are welcome!

However, we will not meet in January, February, March and April.

PRESIDENT *(continued from page 1)*

House with a recommendation that it pass, on a vote of 7 in support, 1 No vote and 3 committee members passed.

The legislators are currently on recess until after the November elections. Once they return HB4917 H-3 will be voted on by the full House, and if passed sent on to the full Senate for a vote. We now need everyone to contact their State Representatives and State Senators and request their support for HB4917 H-3. Those in opposition are not letting up, so if this legislation is going to pass we need your assistance. I know that I have asked for your support many times, but we are now in the final stages and your support is more important than ever. We are very close to achieving our goal of having a retiree representative on the Police & Fire Pension Board. Do not forget that by not having proper representation on the Board our members were not aware of and were cut out of deals that were made between the Unions and the City costing you thousands of dollars in benefits. Contact your Representatives; urge them to support HB4917 H-3, to insure that your rights are protected in the future.

On a related matter we expect to hear from the Michigan Court of Appeals in the next few months, on the Lawsuit we filled over the unlawful misuse of your pension money to improve Benefits of Active members only. Just to refresh your memory this was the back-room deal that was struck between the City and Unions in 2008 in which 75 million dollars of pension money was given to the City in exchange for the City increasing active member's pensions and sick time payout. The original discussions in 2007 included Retirees, in which each Retiree would have received a distribution of \$5970 dollars over two year period. We should never forget, or just set back and allow this to happen again. **Contact your Legislators! You need and deserve a voice on the operation of your pension system.**

On behalf of the Association I want to express my appreciation to everyone that has been sending in donations to support our efforts. Without your additional support our legislative efforts in Lansing would become very difficult. As you know we cannot use dues money for political action. So we need your assistance to continue our efforts.

On another matter of importance to our membership, for the first time in the history of the Association every regular member of the Association will be given the opportunity to vote for persons running for office, and

any future changes in the By-Laws of the Association. If an election is held every regular member will be sent a ballot. When you receive your ballot, complete it and return it, your voice and vote is important.

The sponsored events that your association puts on each year such as the Picnic, Golf Outing and the Vegas Convention, have successfully concluded with many of our members participating in some or all of the events. As we prepare for next year's events we look forward to your input. I also want to take this opportunity to thank our event sponsors for their support of our members and our events.

COPS Trust / Tom Schneider, Blue Cross Blue Shield of Michigan / Sharon Brock, HAP / Ron Torakis & James Laboda, John Hancock / Karen Rivest, US Health & Life / Dan Gorczyca, Northwestern Mutual / Steve Azoury, LJPR Investments/ Leon Labrecque, Delta Dental/ Dawn Ross, DPB&PA/ Delbert Jennings.

In closing I thank everyone for your continued support of our Association, and I look forward to seeing you at the General Membership meetings and all of our events.

A Smile

Did you ever think that a frown
Is only a smile turned upside down?

Yet a smile tells of a happy condition
That projects a change in disposition

It's more than friendliness, more than charm
It means "I like you and wish you no harm."

They tell us that a kind word turns away wrath.
A smile like a kind word can do all that.

It signifies that I put you ahead of me
Meaning I wish that you are all you can be

Thoughts of myself I cease to employ
Making you the center of my joy.

Perhaps when you are feeling sad
A friendly smile can make you glad

And so this sadness may disarm
Making your heart feel all warm.

Whenever you can, make use of a smile
Make it your image, make it your style.

Helen Kucyk Malkowski

News Flash-----BCBSM Medicare Advantage transitions to PPO

Next year, Medicare requires most Medicare Advantage plans to change their private fee-for-service (PFFS) open network designs to network-based plans. The change helps ensure that members have broad access to care and also helps improve the quality of care. BCBSM has responded to this mandate by replacing its Private Fee-for-Service plan with the Medicare Plus Blue Group PPO plan. Beginning January 1, 2011, BCBSM will discontinue its PFFS plan and all City retirees will be offered the Blues' Medicare Advantage PPO plan.

How does a Medicare Advantage PPO work?

A Medicare Advantage PPO plan features a network of doctors, hospitals and other health care providers that have agreed to provide health care to Medicare beneficiaries and follow the requirements of the PPO plan. This includes accepting the approved amount for payment, helping patients save by directing them to other network providers, including labs and medical suppliers, and working to ensure that patients receive the most cost-effective care.

Same benefits, broader access to doctors and hospitals

You'll continue to have the same benefits as your current PFFS plans (Options E, F and G) and you continue to choose your own doctors, including specialists. Medicare Plus Blue Group PPO offers broader access to health care in Michigan and elsewhere in the U.S. Next year you'll be able to choose from BCBSM's PPO provider network featuring most doctors and hospitals in Michigan, as well as a comprehensive array of health care specialties. You don't have to select a primary care physician and you never need referrals to obtain care.

Under your PFFS plan, if your doctor chose not to accept BCBSM's terms and conditions of payment, you had to pay the full cost of your care. Network providers have agreed to always accept BCBSM's terms for payment, removing the guesswork of whether your doctor will choose to treat you from visit to visit. If you choose a provider who isn't part of the network, you're still covered by the plan but may pay more for some services in Michigan. Outside Michigan, you'll get the same savings when you use providers that accept Medicare assignment.

As always, you're covered for emergency services, whether you're in Michigan, another state or another continent. Your cost for emergency care is the same, regardless of whether the provider is in the network.

A focus on good health

Like your current PFFS plan, Medicare Plus Blue Group PPO focuses on your health, not just health care:

- **Blue365®** offers big savings and discounts on weight-loss programs, gym memberships, travel and family care featuring great companies, such as Curves®, Gold's Gym® and many more.
- **Healthy Blue XtrasSM** makes it easy to live a healthy lifestyle with special offers and discounts from companies throughout Michigan.

In the next few weeks, BCBSM will send more information about Medicare Plus Blue Group PPO. For more information, call BCBSM Member Services at 1-866-684-8216 (TTY users call 1-800-579-0235), Monday through Friday from 8:30 a.m. to 5 p.m. Eastern time.

How Much Can You Take From Your IRA and Preserve the Principal?

Leon C. LaBrecque, JD, CPA, CFP™, CFA; Matthew Teetor, LJPR, LLC

With volatile markets putting retirees on edge, a question we frequently address is “How much can I take from my IRA?” We like to add an additional ingredient “and still preserve the principal.” IRAs are great planning tools for retired police officers and firefighters: they allow the retiree to have a tax-deferred way to preserve their deferred comp (\$457) or annuity withdrawals. There are two normal ways of funding an IRA, either through contributions or by rolling over a distribution from another plan, like deferred comp.

The first question in trying to figure how much you can take out is figuring out how much you must take out of your IRA. Traditional IRAs (including rollovers) have a Required Minimum Distribution (RMD) that is mandated by law. You must begin taking money out of your IRA by April 1 after you reach age 70 ½ or face a 50% penalty on the required distribution. The required distributions are determined by a published IRS Table: you divide your beginning of the year balance by the factor on the table, which is based on a joint life expectancy. As you get older, of course, your life expectancy gets shorter, and the amount you take out increases. In general, the RMD at age 70 ½ is about 4% and gets progressively larger.

The second big question is trying to take inflation into account in your withdrawals. Say you have a \$200,000 IRA at the Credit Union, all in CDs. Let's suppose those CDs make 3% (good luck on that one in today's market!). You take \$6,000, or the interest out every year. So it appears that you are easily preserving the principal. However, every year, because of inflation, your purchasing power is declining. The \$6,000 you take out in the first year won't buy as much as the \$6,000 in the fifth year. You might also notice that if you're making 3% and you are over 70 ½, you have to take out 4% or more, and you will erode the principal.

So you must start distributions at 70 ½, but how much can you take, preserve your purchasing power and preserve principal? We've done substantial research on this issue and there is one essential factor to preservation: Real Rate of Return. Real Rate of Return is your rate of return adjusted for inflation. In an oversimplified calculation, Real Rate of Return is your return less the rate of inflation. So, if your IRA is earning 7%, and inflation is 3%, your real rate of return is 4%. If your IRA is all in bank deposits earning 2%, and inflation is 3%, then your real rate of return is -1%. Here's the basic rule: If you want to preserve purchasing power and capital, you should only withdraw at or less than your real rate of return.

Here are three scenarios of how the Real Rate of Return works. Let's take three examples: Let's look at a retiree who is age 64. He has \$300,000 in his IRA. He wants to take out a \$1,000 monthly distribution, have some fun, and stay out of trouble on the Required Minimum Distributions when he hits 70 ½. He wants to increase the distribution by 3% a year. He's considering three investment options: CDs at the Credit Union (paying 3%), annuity paying 5%, or a balanced investment that should make about 7.5%. For this example, assume inflation is 3%.

First Scenario: 3% CDs. It should come as no surprise to anyone that if you make 3% and take 4% out, you'll run out of money. What may come as a surprise is that because of the compounding effect of inflation and interest, the 3% investment is doomed to fail quickly. Our retiree will totally run out of money by age 89. The Real Rate of Return is zero ($3\% - 3\% = 0$), and zero is less than the withdrawal rate (4%), so this one will fail (unless our retiree starts smoking, drinking and riding his Harley without a helmet). The total amount our retiree would have gotten from the 3% IRA is about \$456,000

Second Scenario: 5% Annuity. Under this scenario, the rate of return (5%) exceeds the withdrawal rate, so the IRA doesn't blow up as quickly. However, the simplified Real Rate of Return ($5\% - 3\% = 2\%$) does not exceed the withdrawal (4%), so this one also will fail, but over a longer period of time. By age 95, our retiree would still have about \$115,000 of the \$300,000 left. By 100, it would be

gone. To compare, the total amount received or held by age 89 (when the CD based IRA would be gone) is about \$689,000 (Distributions, plus the retiree still has about \$227,000 in their IRA). 2% more return gets about \$230,000 more to the retiree.

Third Scenario: 7.5% Investment. This scenario uses a balanced portfolio that earns on average 7.5%. Here the Real Rate of Return is about 4.5% ($7.5\% - 3\% = 4.5\%$). 4.5% is greater than the withdrawal. This plan will work. By age 89, when the CD IRA would be gone, the 7.5% IRA has a balance of over \$475,000. In addition, the distributions at age 89 (because of the RMD rules) are a whopping \$63,400 a year. By age 89, when the 3% IRA would have been gone, the 7.5% IRA has generated distributions plus a balance of just under \$1.15 million.

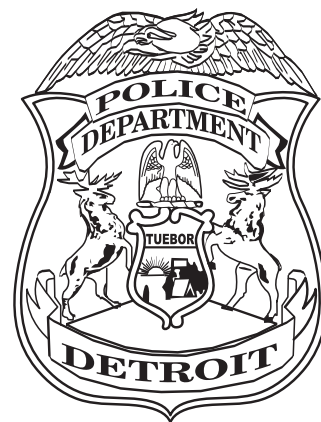
So the key to a sustainable withdrawal is enhancing Real Rate of Return. You have to make a real rate of return greater than your withdrawal rate. You have to take into account the fact that you must take distributions at age 70 ½. Over history, many studies (including ours) have shown that the key to having a sustainable withdrawal is not being too conservative. In fact, the most conservative portfolios (like 100% bonds) had consistently the highest failure ratios. Similarly, being too aggressive (like all equities) also causes prospective failure when the market does a big drop. The portfolio in historical studies that provided the highest success and highest consistent real rate of return is about 60% equities and 40% bonds. Of course, this presumes you're not paying a bunch of fees and loads to get your investments, and that you stay invested and keep the mix stable at that 60/40 blend. We frequently modify that blend to 50% equities and 50% bonds which still has a good real rate of return and lets our retirees sleep well at night.

Bottom Line: Invest your IRA like a pension plan. Pensions are designed to provide a sustainable withdrawal for the retirees. It should be no surprise that the average large pension plan has an asset mix of 60% equities and 40% bonds.

Leon C. LaBrecque JD, CPA, CFP® CFA and Matthew Teetor are advisors at the independent advisor firm of LJPR, LLC. Matthew and Leon run the firm's practice for public safety officers. LJPR reduces uncertainty in the lives of Michigan police officers and firefighters by applying creative wealth management solutions in tax, financial planning, retirement planning and estate planning. To contact us for a consultation, contact matthew.teetor@ljpr.com or call 248-641-7400. Also visit our website <http://LJPR.com>.



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IMPORTANT NOTICE

Board of Directors recommendation (February 16, 2010)

General Membership Approved (April 1, 2010)

RDPFFA Election Rules

Only Active Members are eligible to run for office, Associate Members are not eligible to run, or vote in elections. Candidates are not eligible to run for more than one elected position within the Association, Candidates may be nominated for any number of positions, but may, only accept and run for one position.

Nominations for offices will open on September 1, 2010 and will close on October 7, 2010, at the General Membership Meeting. Candidates for office may have their names entered into nomination during the nomination period at the RDPFFA office or at the September or October 2010 General Membership meetings.

The Chairman/Representative of the Election Committee will take Nominations from the floor at the September and October General Meetings. At the October General Meeting the Election Committee Chairman/Representative will close the nominations for all offices. For a Candidate to have his/her name appear on the election ballot, he/she must accept the nomination in writing within 14 days of being nominated.

Following the close of the acceptance period, the Election Committee will cause the election ballot to be prepared, and insure that all Candidates listed have accepted the nomination, and that all Candidates are current Active Members of the Association. If only one Candidate has been nominated for an office and has accepted the nomination, then the Candidate will be considered elected, and no election shall take place for that position.

Ballots will be mailed to all currently listed active members on November 1st, 2010; along with the ballot a specially printed return envelope will be included. In order for a ballot to count it must be returned to the RDPFFA office by November 21st, 2010, and must be returned in the specially designated return envelope. As election return envelopes are received at the RDPFFA office, the envelopes will be counted, remain sealed and placed in a lock box designed for such purpose by the Election Committee.

Voided ballots will be kept separately; the Election Committee will count and tally the ballots prior to the December General Membership Meeting. During the ballot count observers will be allowed as well as candidates or their designated representative. It shall be the duty of the Election Committee Chairman to provide instructions and appoint personnel to count ballots.

The Committee at their discretion may recount any or all ballots cast. Any candidates may request the Committee to conduct a recount in any contested position for which they were candidates within 7 calendar days of the December General Meeting. The request to the Election Chairman must be in writing and signed by the candidate making the request. Recount requests shall not be honored by the Committee if their total count for any office being contested shall show an identical count total for two consecutive tallies. All election results will be announced prior to the end of the December General Membership meeting. All ballots will be maintained at the RDPFFA office for a minimum of 60 days following the election.

**2011
Dues
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(586) 795-1734

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IRS Notice 835 (Jan. 88)
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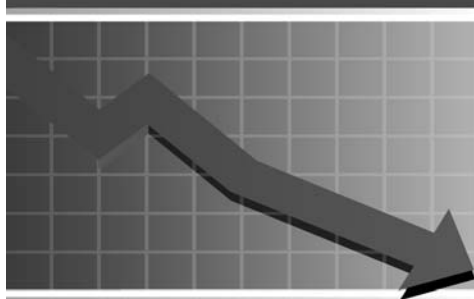
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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

Summer is almost over and we will be resuming our meetings Oct. 3rd, and the first Sunday of each month through April 2011. No May meeting next year! Meetings are held at the Brandon Community Center. 502 E. Sadie St. Brandon, Florida. The doors open at 11:30 a.m. with the meeting at 12:30. Come and join us for coffee and donuts before the meeting. We are looking forward to seeing a good crowd. The March meeting in 2011 will be held at the Clearwater Country Club March 6th 2011. For our November and December meetings there will be a Publix Gift Card added to the 50/50, to help with Your Holiday Dinner. The Jan. 2011 meeting will have a Retiree's Hat added to the 50/50 drawing.

Our VP Harry Ramsay had surgery in June for a blocked carotid artery, and has been home recouping. Hope to see you at the Oct. Meeting, We don't want any empty chairs.

Don McDonald has been doctoring, and going back to Alabama for some more testing. We wish you well Don, and hope we will be seeing soon.

We spoke with Bob Baumgart (Pepper) of Clinton Township, MI. Bob and his wife Audrey will be celebrating their 63rd Anniversary, and Audrey had a Birthday in August. Bob will turn 85 years old this fall. He said to say Hi to everyone. Congratulations to you both.

I received an e-mail from retired DPD David Sylvester. His wife is also with the Dept. and will be retiring in Jan. They have already bought their home in Lake Placid, and hope to join us when they move down next year and become winter residents. Looking forward to seeing you both.

I had a long chat with one of our members, Geri Henningson, who resides in Mi. and writes the articles for "Westside Silver Ladies". What a great lady and really keeps herself busy with her family and the club. She also made a donation to the club. Thanks so much Geri and keep in touch.

We heard from George and Mary Stanbury, they returned from their Anniversary cruise to Alaska with the whole family. They all had a "great" time. We're

hoping to see some pictures when you return to Florida in October.

See you Oct. 3rd, or the Nov. 7th meeting, depending on when this article comes out in print so until then you can reach me by phone at 1-352-683-7924 or by e-mail. Djschmidt@gate.net. Stay safe and well and God Bless Our Troops.

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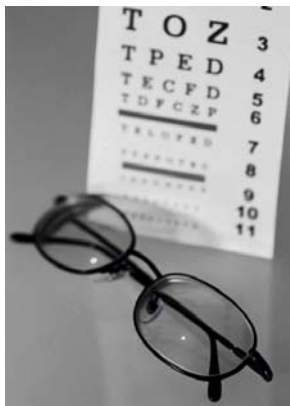
EYE CARE UPDATE 2010

Metropolitan Eye Center, also home of Lakeshore Eye Surgery Center, will always provide the latest and safest treatments available for our patients. As a full-service Eye Center, and State licensed Surgery Center, with an on-site Optical Studio, you can be assured we will do whatever we can to make your vision the best it can possibly be. Here are just *some* services we provide.

VITAMINS

According to the Seddon Harvard University study, Lutein and Zeaxanthin have been correlated to a 43% lower prevalence of Age-related Macular Degeneration (AMD). Lutein protects the retina by functioning as an antioxidant and by blocking harmful ultraviolet radiation that can damage the delicate macular tissue.

Antioxidants from Vitamin C, Vitamin E, Zinc, and Selenium have been shown to stabilize and prevent further progression of AMD. Patients who have already developed the disease are encouraged to take a vitamin with high doses of Lutein and antioxidants to minimize further loss of vision. Vitamin supplements designed specifically for the eye (MaxiVision) are available in our Optical Studio. Specific dietary components, particularly the carotenoids found in dark green leafy vegetables have shown great promise in reducing the incidence of AMD. Vitamin supplements are readily absorbed from the gastrointestinal tract resulting in increased blood serum levels and macular pigment density. Omega3 supplements available in purified fish oil enhance the beneficial effects of these vitamins. High concentration pharmaceutical-grade supplements are recommended for optimum effect. These supplements are also available in our optical studio.



CATARACTS AND MULTIFOCAL LENS IMPLANTS

If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With the latest advancements in multifocal lens implant technology, we are able to offer even more dramatic vision changes to improve not only your distance vision, but also your intermediate and near vision, as well. In some cases, bifocal intraocular lens implants can reduce the need for reading glasses after surgery. It is quick and painless and almost always results in a dramatic improvement in vision for the patient. That's good news since

cataracts are a normal part of the aging process!

The first step is to have a complete eye examination and determine what type of implant is right for you!

GLAUCOMA TREATMENT

It is estimated that almost 50% of people who have glaucoma don't even know they have it because they have not had a comprehensive eye exam. The pressure in the eye is usually elevated in patients with glaucoma, but there is no pain or visual loss until it is too late. Left untreated, vision gradually declines and eventual blindness will result.

Fortunately, glaucoma can be detected by your doctor during your comprehensive eye exam. Early treatment can prevent visual loss. Advances in treatment include new eye drops called prostaglandins and a revolutionary new laser treatment called SLT. Using SLT to treat glaucoma, doctors can eliminate the need for eye drops in some cases! You have a higher than normal risk for glaucoma if you are African American, have a family history of glaucoma, or had an eye trauma. For more information, go to our website, or call for an appointment.

LASER VISION CORRECTION

We are delighted to be using the Bausch & Lomb Zyoptix™ Personalized Laser Vision Correction System for the treatment of nearsightedness and astigmatism. This revolutionary technology is enhanced by the use of an additional space-age laser, INTRALASE® that creates the LASIK flap without the use of a blade. We call this 'High Definition Vision'! The advanced diagnostic system used analyzes thousand of data points across the entire eye - to produce a personalized vision treatment plan.

By using the B&L Zyoptix System for traditional LASIK or PRK, our doctors are able to treat most patients who desire to eliminate or reduce their need for glasses.

The good news is that the LASIK procedure *may be* covered by U.S. Health and Life for current and retired Detroit Police and Fire Fighters.

NEARVISION CK

Are you at least 45 years old? Have you had good vision all of your life without glasses? Would you like to eliminate your reading glasses most of the time? If you answered yes to all of these questions, then you may be a candidate for NearVision CK. CK is an exciting advancement in vision correction because it is a simple, painless procedure that uses radiofrequency (RF) energy instead of a laser. To find out more about NearVision CK, contact our office at 800/774-7565.

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